

1 **SHANNON G. SPLAINE, ESQ.**

Nevada Bar No. 8241

2 **LINCOLN, GUSTAFSON & CERCOS, LLP**

ATTORNEYS AT LAW

3 3960 Howard Hughes Parkway

Suite 200

4 Las Vegas, Nevada 89169

Telephone: (702) 257-1997

5 Facsimile: (702) 257-2203

ssplaine@lgclawoffice.com

6 Attorneys for Defendants,

7 National Collegiate Student Loan Trust 2004-2,

National Collegiate Student Loan Trust 2005-2,

8 National Collegiate Student Loan Trust 2005-3,

and National Collegiate Student Loan Trust 2006-3

9 UNITED STATES BANKRUPTCY COURT

10 DISTRICT OF NEVADA

11 In re:

12 JAVIER MEDINA,

13 Debtor,

14
15 JAVIER MEDINA,

16 Plaintiff,

17 v.

18 NATIONAL COLLEGIATE STUDENT LOAN
19 TRUST 2004-2; NATIONAL COLLEGIATE
20 STUDENT LOAN TRUST 2005-2; NATIONAL
21 COLLEGIATE STUDENT LOAN TRUST
22 2005-3; and NATIONAL COLLEGIATE
23 STUDENT LOAN TRUST 2006-3, Delaware
Statutory Trust(s).

24 Defendants.

CASE NO.: BK-S-10-33712-MKN

CHAPTER 7

ADVERSARY

PROCEEDING NO.: 15-01175-mkn

**DECLARATION OF SHANNON G.
SPLAINE IN SUPPORT OF MOTION
FOR SUMMARY JUDGMENT**

25 I, SHANNON G. SPLAINE, declare:

26 1. I am an attorney admitted to practice before this Court. I am an attorney with the law
27 firm of Lincoln, Gustafson & Cercos, LLP, attorneys of record for Defendants National Collegiate
28 Student Loan Trust 2004-2, National Collegiate Student Loan Trust 2005-2, National Collegiate

1 Student Loan Trust 2005-3, and National Collegiate Student Loan Trust 2006-3 (“Defendants”). This
2 declaration is based on my personal knowledge of the matters set forth herein. These matters occurred
3 during the course of this lawsuit and were personally witnessed by me. This declaration is made in
4 support of Defendants’ motion for summary judgment.

5 2. As counsel of record I personally participated in written discovery in this action.
6 Attached as **Exhibit A** to this Declaration are true and correct copies of excerpts from documents
7 produced by Plaintiff Javier Medina (“Plaintiff”) in this action.

8 I declare under penalty of perjury under the laws of the United States of America that the
9 foregoing is true and correct.

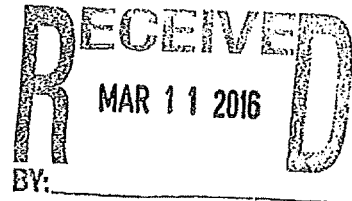
10 Executed this 9th day of June, 2016, at Las Vegas, Nevada.

11
12 /s/Shannon G. Splaine
SHANNON G. SPLAINE

13
14 v:\k-o\medina_national\atty notes\drafts\pldgs\20160609_decl.docx
15
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27
28

Exhibit A

Sjs



1 David Mincin, Esq.
Nevada Bar No. 5427
2 MINCINLAW, PLLC
528 S. Casino Center, #325
3 Las Vegas, Nevada 89101
dmincin@lawlasvegas.com
4 Phone: 702-589-9881
Fax: 702-589-9882
5 Attorney for Debtor/Defendant

6 UNITED STATES BANKRUPTCY COURT
7 DISTRICT OF NEVADA

8
9 Re: JAVIER MEDINA,
10 Debtor.

11 JAVIER MEDINA,
12 Plaintiff,

13 vs.

14 NATIONAL COLLEGIATE STUDENT
LOAN TRUST 2004-2; NATIONAL
15 COLLEGIATE STUDENT LOAN TRUST
2005-2; NATIONAL COLLEGIATE
16 STUDENT LOAN TRUST 2005-3; and
NATIONAL COLLEGIATE STUDENT
17 LOAN TRUST 2006-3, Delaware Statutory
Trust (s).

18 Defendants.

Case No.: BK-S-10-33712-MKN

Chapter: 7

Adversary Case No.: BK-S-15-01175-MKN

19 PLAINTIFF'S LIST OF WITNESSES AND PRODUCTION OF DOCUMENTS

20 COMES NOW Debtor/Plaintiff Javier Medina, by and through his attorney, David
21 Mincin, Esq., of Mincin Law, PLLC, and provides the following List of Witnesses and
22 Documents Pursuant To Bankruptcy Adversary Case Rule 26.

23 DOCUMENTS

- 24 1. Bank Of America Banks Statements February 2013 through January 2016.
25 2. Advanced Aero Class - Lesson 1.1 Notes.
26 3. Advanced Systems Class - Notes April 26, 2002.
27

- 1 4. Articles - Lawsuit NCT Lawyers - Hit With Multiple Class Action Lawsuit For Unfair Practices.
- 2 5. Articles - Lawsuit NCT Lawyers 2.
- 3 6. Debt Collectors - Initial Debt Collection Dispute Letter August 1, 2013 To American
- 4 Coradius Int'l.
- 5 7. Int'l Student Scheduling Conflicts March 5, 2002.
- 6 8. Medina Federal Loans April 18, 2011.
- 7 9. Medina Flight Log Book.
- 8 10. Medina OSLA Federal Loans June 17, 2013.
- 9 11. Multi Aero Class Curric - Syllabus Of Instructions.
- 10 12. Multi Aero Class - Notes November 21, 2003.
- 11 13. Multiengine Rating Program April 1, 2002.
- 12 14. NCT Private Lender TERI October 31, 2006.
- 13 15. NCT Lawsuit A-14-694541-C.
- 14 16. NEC Fed Audit - Letter From US Dept Of Education Office Of Inspector General
- 15 May 29, 2014.
- 16 17. PVT Loan Came From BOA July 14, 2007.
- 17 18. Spartan Program Enrollment - Classes Starting August 1, 2000.
- 18 19. TERI - NCT - As Private Loan - Letter From Diversified Collection Services
- 19 November 11, 2010.
- 20 20. Medina Passport.
- 21 21. Medina SSC.
- 22 22. Medina Marriage Certificate.
- 23 23. Medina Tax Returns 2010 - 2015
- 24 24. MGM Pay Stubs December 2014 through January 2016.
- 25 25. US Bank #1955 Bank Statements June 2013 through January 2016.
- 26 26. US Bank Savings Statements August 2013 through January 2016.
- 27 27. US Bank #6753 Statements February 2011 through March 2012, May 2012, July 2012
- 28 through February 2013 and June 2013 through January 2016.

- 1 28. BK Limitations To Discharge Of Private Student Loans August 19, 2007.
- 2 29. Online Articles Against NCT & Law Firm.
- 3 30. Bates Stamped Documents 4103MLAW1 through 4103MLAW3 - Spartan School Of
4 Aeronautics Student Statement 9-2000 to 7-2004.
- 5 31. Bates Stamped Documents 4103MLAW4 through 4103MLAW10 - Flight Time
6 Report 12-2000 to 3-2005.
- 7 32. Bates Stamped Documents 4103MLAW11 thru 4103MLAW26 - Spartan School Of
8 Aeronautics Financial Information 8-28-2000.
- 9 33. Bates Stamped Documents 4103MLAW27 through 4103MLAW36 - Spartan School
10 Of Aeronautics Training Agreements.
- 11 34. Bates Stamped Documents 4103MLAW37 - Spartan School Of Aeronautics
12 Registration Checksheet & Admit Form 11-22-2000.
- 13 35. Bates Stamped Documents 4103MLAW38 - Spartan School Identification Card.
- 14 36. Bates Stamped Documents 4103MLAW39 through 4103MLAW48 - Spartan School
15 Audit Letter 12-30-2003.
- 16 37. Bates Stamped Documents 4103MLAW49 through 4103MLAW56 - Spartan School
17 Final Audit Letter 2-19-2004.
- 18 38. Bates Stamped Documents 4103MLAW57 through 4103MLAW65 - US Dept Of
19 Education Letter Regarding Final Audit 9-22-2004.
- 20 39. Bates Stamped Documents 4103MLAW66 - Spartan School Loan Payment Receipt
21 4-27-2006.
- 22 40. Bates Stamped Documents 414103MLAW67 - The Education Resources Institute
23 Check Stub 4-12-2006.
- 24 41. Bates Stamped Documents 4103MLAW68 through 4103MLAW83 - Research
25 Limitations On Exception To Discharge Of Private Student Loans.
- 26 42. Bates Stamped Documents 4103MLAW84 - Bankruptcy Code 523 Exception To
27 Discharge.
- 28 43. Bates Stamped Documents 4103MLAW85 through 4103MLAW90- US Department
Of Education Letter Dated 5-29-2014.
44. Bates Stamped Documents 4103MLAW91 through 4103MLAW126 - Experian Credit
Report.
45. Bates Stamped Documents 4103MLAW127 - Addendum No. 1 To Purchase
Agreement 8-27-2014.
46. Bates Stamped Documents 4103MLAW128 - Credit Decision 8-28-2014.

- 1 47. Bates Stamped Documents 4103MLAW129 through 4103MLAW130 - US
2 Department Of Education Letter Dated 7-29-2014.
- 3 48. Bates Stamped Documents 4103MLAW131 - First Cal Statement Of Credit Denial
4 8-28-2014.
- 5 49. Bates Stamped Documents 4103MLAW132 through 4103MLAW165 - Equifax Credit
6 Report.
- 7 50. Bates Stamped Documents 4103MLAW166 - Letter From Javier Medina To NCO
8 Financial Dated 11-26-2014.
- 9 51. Bates Stamped Documents 4103MLAW167 - Letter From Javier Medina To Equifax
10 Credit Information Dated 11-26-2014.

11 **TANGIBLE THINGS**

12 None

13 **WITNESSES**

- 14 1. Javier Medina
15 c/o David Mincin, Esq.
16 MINCIN LAW, PLLC
17 528 S. Casino Center, #528
18 Las Vegas, Nevada 89101

19 This individual is expected to testify regarding his knowledge of the facts and
20 circumstances surrounding the allegations in the Complaint.

- 21 2. Person Most Knowledgeable For
22 National Collegiate Student Loan Trust 2004-2
23 National Collegiate Student Loan Trust 2005-2
24 National Collegiate Student Loan Trust 2005-3
25 National Collegiate Student Loan Trust 2006-3
26 c/o Shannon G. Splaine, Esq.
27 LINCOLN GUSTAFSON & CERCOS
28 3960 Howard Hughes Parkway, #200
Las Vegas, Nevada 89169

This individual is expected to testify regarding their knowledge of the facts and
circumstances surrounding the allegations in the Complaint.

RESERVATIONS

1. Debtor/Plaintiff Javier Medina reserves the right to supplement this
production of documents and witness list throughout the course of this litigation as additional
documents or witnesses become available.

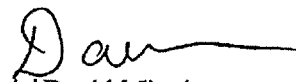
2. Debtor/Plaintiff Javier Medina all objections as to the authenticity and admissibility of all documents produced by Defendants.

CERTIFICATION

The undersigned hereby certifies that to the best of his knowledge, information, and belief, formed after reasonable inquiry, the foregoing disclosures are complete and correct at this time.

DATED this 9th March, 2016.


MINCIN LAW, PLLC

By: 
David Mincin, Esq.
Nevada State Bar No. 5427
528 S. Casino Center, #325
Las Vegas, Nevada 89101
Attorney for Debtor/Defendant

CERTIFICATE OF MAILING

I hereby certify that on the 9th day of March, 2016, I mailed first-class, postage-paid, a true and correct copy of the foregoing PLAINTIFF'S LIST OF WITNESSES AND PRODUCTION OF DOCUMENTS & CD to the persons listed as follows:

Shannon G. Splaine, Esq.
LINCOLN GUSTAFSON & CERCOS
3960 Howard Hughes Parkway, #200
Las Vegas, Nevada 89169
Fax: 702-257-2203
Email: ssplaine@lgclawoffice.com
Attorney For Defendants


An Employee of Mincin Law, PLLC

Form **1040**Department of the Treasury—Internal Revenue Service (99)
U.S. Individual Income Tax Return**2015**

OMB No. 1545-0074

IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2015, or other tax year beginning

, 2015, ending

, 20

See separate instructions.

Your first name and initial

Last name

Javier

Medina

Your social security number

If a joint return, spouse's first name and initial

Last name

Odeth

Meda

Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.

Apt. no.

▲ Make sure the SSN(s) above and on line 6c are correct.

Las Vegas NV 89121-5139

Presidential Election Campaign

Foreign country name

Foreign province/state/county

Foreign postal code

Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse**Filing Status**1 ☐ Single2 ☒ Married filing jointly (even if only one had income)3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶5 ☐ Qualifying widow(er) with dependent child

Check only one box.

Exemptions6a ☒ Yourself. If someone can claim you as a dependent, do not check box 6ab ☒ Spouse

c Dependents:

(1) First name Last name

(2) Dependent's social security number

(3) Dependent's relationship to you

(4) ☒ if child under age 17 qualifying for child tax credit (luns)

Boxes checked on 6a and 6b

No. of children on 6c who:

• lived with you

• did not live with you due to divorce or separation (see instructions)

Dependents on 6c not entered above

Add numbers on lines above ▶

If more than four dependents, see instructions and check here ▶ ☐

d Total number of exemptions claimed

Income

7 Wages, salaries, tips, etc. Attach Form(s) W-2

8a Taxable interest. Attach Schedule B if required

b Tax-exempt interest. Do not include on line 8a

8b

9a Ordinary dividends. Attach Schedule B if required

b Qualified dividends

9b

10 Taxable refunds, credits, or offsets of state and local income taxes

11 Alimony received

12 Business income or (loss). Attach Schedule C or C-EZ

13 Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐

14 Other gains or (losses). Attach Form 4797

15a IRA distributions

15a

b Taxable amount

16a Pensions and annuities

16a

b Taxable amount

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E

18 Farm income or (loss). Attach Schedule F

19 Unemployment compensation

20a Social security benefits

20a

b Taxable amount

21 Other income. List type and amount

22 Combine the amounts in the far right column for lines 7 through 21. This is your total income ▶

7

8a

9a

10

11

12

13

14

15b

16b

17

18

19

20b

21

22

44,588.

2,625.

47,213.

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Adjusted Gross Income

23 Educator expenses

24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ

25 Health savings account deduction. Attach Form 8889

26 Moving expenses. Attach Form 3903

27 Deductible part of self-employment tax. Attach Schedule SE

28 Self-employed SEP, SIMPLE, and qualified plans

29 Self-employed health insurance deduction

30 Penalty on early withdrawal of savings

31a Alimony paid b Recipient's SSN ▶

32 IRA deduction

33 Student loan interest deduction

34 Tuition and fees. Attach Form 8917

35 Domestic production activities deduction. Attach Form 8903

36 Add lines 23 through 35

37 Subtract line 36 from line 22. This is your adjusted gross income ▶

23

24

25

26

27

28

29

30

31a

32

33

34

35

760.

760.

46,453.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. BAA

REV 12/30/15 PRO

Form **1040** (2015)

Form 1040 (2015)

Page 2

38 Amount from line 37 (adjusted gross income)		38	46,453.	
Tax and Credits	39a Check <input type="checkbox"/> You were born before January 2, 1951, <input type="checkbox"/> Blind. Total boxes checked <input type="checkbox"/> 39a			
	if: <input type="checkbox"/> Spouse was born before January 2, 1951, <input type="checkbox"/> Blind.			
	b If your spouse itemizes on a separate return or you were a dual-status alien, check here <input type="checkbox"/> 39b			
	40 Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	12,600.	
	41 Subtract line 40 from line 38	41	33,853.	
	42 Exemptions. If line 38 is \$164,950 or less, multiply \$4,000 by the number on line 6d. Otherwise, see instructions	42	20,000.	
	43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	13,853.	
	44 Tax (see instructions). Check if any from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 c <input type="checkbox"/>	44	1,388.	
	45 Alternative minimum tax (see instructions). Attach Form 6251	45		
	46 Excess advance premium tax credit repayment. Attach Form 8962	46		
47 Add lines 44, 45, and 46	47	1,388.		
48 Foreign tax credit. Attach Form 1116 if required	48			
49 Credit for child and dependent care expenses. Attach Form 2441	49			
50 Education credits from Form 8863, line 19	50			
51 Retirement savings contributions credit. Attach Form 8880	51			
52 Child tax credit. Attach Schedule 8812, if required	52	1,388.		
53 Residential energy credits. Attach Form 5695	53			
54 Other credits from Form: a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/>	54			
55 Add lines 48 through 54. These are your total credits	55	1,388.		
56 Subtract line 55 from line 47. If line 55 is more than line 47, enter -0-	56	0.		
Other Taxes	57 Self-employment tax. Attach Schedule SE	57		
	58 Unreported social security and Medicare tax from Form: a <input type="checkbox"/> 4137 b <input type="checkbox"/> 8919	58		
	59 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required No	59	263.	
	60a Household employment taxes from Schedule H	60a		
	b First-time homebuyer credit repayment. Attach Form 5405 if required	60b		
	61 Health care: individual responsibility (see instructions) Full-year coverage <input checked="" type="checkbox"/>	61		
	62 Taxes from: a <input type="checkbox"/> Form 8959 b <input type="checkbox"/> Form 8960 c <input type="checkbox"/> Instructions; enter code(s)	62		
	63 Add lines 56 through 62. This is your total tax	63	263.	
	Payments	64 Federal income tax withheld from Forms W-2 and 1099	64	5,692.
		65 2015 estimated tax payments and amount applied from 2014 return	65	
66a Earned income credit (EIC)		66a		
b Nontaxable combat pay election <input type="checkbox"/> 66b				
67 Additional child tax credit. Attach Schedule 8812		67	1,612.	
68 American opportunity credit from Form 8863, line 8		68		
69 Net premium tax credit. Attach Form 8962		69		
70 Amount paid with request for extension to file		70		
71 Excess social security and tier 1 RRTA tax withheld		71		
72 Credit for federal tax on fuels. Attach Form 4136		72		
73 Credits from Form: a <input type="checkbox"/> 2439 b <input type="checkbox"/> Refined c <input type="checkbox"/> 8885 d <input type="checkbox"/>	73			
74 Add lines 64, 65, 66a, and 67 through 73. These are your total payments	74	7,304.		
Refund	75 If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you overpaid	75	7,041.	
	76a Amount of line 75 you want refunded to you. If Form 8888 is attached, check here <input type="checkbox"/>	76a	7,041.	
	b Routing number <input type="checkbox"/> 7 c Type: <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings			
	d Account number <input type="checkbox"/> 9 5 6 7			
77 Amount of line 75 you want applied to your 2016 estimated tax	77			
Amount You Owe	78 Amount you owe. Subtract line 74 from line 63. For details on how to pay, see instructions	78		
	79 Estimated tax penalty (see instructions)	79		
Third Party Designee	Do you want to allow another person to discuss this return with the IRS (see instructions)? <input type="checkbox"/> Yes. Complete below. <input checked="" type="checkbox"/> No			
	Designee's name	Phone no.	Personal identification number (PIN)	
Sign Here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
	Your signature	Date	Your occupation	
	Translator		Daytime phone number	
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	
Paid Preparer Use Only	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)			
	Print/Type preparer's name	Preparer's signature	Date	
	Alfredo Bouza			
	Firm's name	Firm's address	Phone no.	
AGUIBOU, INC	3686 Olive St Las Vegas NV 89104-4640	(702) 431-9968		

Form 1040 Department of the Treasury—Internal Revenue Service (99) U.S. Individual Income Tax Return 2014		OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.											
For the year Jan. 1–Dec. 31, 2014, or other tax year beginning _____, 2014, ending _____, 20													
Your first name and initial Javier		Last name Medina											
If a joint return, spouse's first name and initial Odeth		Last name Meda											
Home address (number and street). If you have a P.O. box, see instructions. <div style="background-color: black; width: 150px; height: 1.2em; margin-top: 5px;"></div>		Apt. no. <div style="background-color: black; width: 50px; height: 1.2em; margin-top: 5px;"></div>											
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions). Las Vegas NV 89121-5139		Foreign country name <div style="background-color: black; width: 100px; height: 1.2em; margin-top: 5px;"></div>											
Foreign province/state/country <div style="background-color: black; width: 100px; height: 1.2em; margin-top: 5px;"></div>		Foreign postal code <div style="background-color: black; width: 50px; height: 1.2em; margin-top: 5px;"></div>											
Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. <input type="checkbox"/> You <input type="checkbox"/> Spouse													
Filing Status													
1 <input type="checkbox"/> Single 2 <input checked="" type="checkbox"/> Married filing jointly (even if only one had income) 3 <input type="checkbox"/> Married filing separately. Enter spouse's SSN above and full name here. ▶ 4 <input type="checkbox"/> Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶ 5 <input type="checkbox"/> Qualifying widow(er) with dependent child													
Exemptions													
6a <input checked="" type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a. b <input checked="" type="checkbox"/> Spouse													
c Dependents:													
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>(1) First name</th> <th>Last name</th> <th>(2) Dependent's social security number</th> <th>(3) Dependent's relationship to you</th> <th>(4) <input checked="" type="checkbox"/> If child under age 17 qualifying for child tax credit (see instructions)</th> </tr> </thead> <tbody> <tr> <td colspan="5" style="height: 40px; background-color: black;"></td> </tr> </tbody> </table>				(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> If child under age 17 qualifying for child tax credit (see instructions)					
(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> If child under age 17 qualifying for child tax credit (see instructions)									
If more than four dependents, see instructions and check here <input type="checkbox"/>													
d Total number of exemptions claimed 5													
Income													
7 Wages, salaries, tips, etc. Attach Form(s) W-2 7 49,202.													
8a Taxable interest. Attach Schedule B if required 8a													
b Tax-exempt interest. Do not include on line 8a 8b													
9a Ordinary dividends. Attach Schedule B if required 9a													
b Qualified dividends 9b													
10 Taxable refunds, credits, or offsets of state and local income taxes 10													
11 Alimony received 11													
12 Business income or (loss). Attach Schedule C or C-EZ 12 4,851.													
13 Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/> 13													
14 Other gains or (losses). Attach Form 4797 14													
15a IRA distributions 15a													
b Taxable amount 15b													
16a Pensions and annuities 16a													
b Taxable amount 16b													
17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E 17													
18 Farm income or (loss). Attach Schedule F 18													
19 Unemployment compensation 19													
20a Social security benefits 20a													
b Taxable amount 20b													
21 Other income. List type and amount 21													
22 Combine the amounts in the far right column for lines 7 through 21. This is your total income ▶ 22 54,053.													
Adjusted Gross Income													
23 Educator expenses 23													
24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ 24													
25 Health savings account deduction. Attach Form 8889 25													
26 Moving expenses. Attach Form 3903 26													
27 Deductible part of self-employment tax. Attach Schedule SE 27 343.													
28 Self-employed SEP, SIMPLE, and qualified plans 28													
29 Self-employed health insurance deduction 29													
30 Penalty on early withdrawal of savings 30													
31a Alimony paid b Recipient's SSN ▶ 31a													
32 IRA deduction 32													
33 Student loan interest deduction 33 792.													
34 Tuition and fees. Attach Form 8917 34													
35 Domestic production activities deduction. Attach Form 8903 35													
36 Add lines 23 through 35 36 1,135.													
37 Subtract line 36 from line 22. This is your adjusted gross income ▶ 37 52,918.													

Form 1040 (2014)

Page 2

Tax and Credits**Standard Deduction for—**

• People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions.

• All others:
Single or Married filing separately, \$6,200
Married filing jointly or Qualifying widow(er), \$12,400
Head of household, \$9,100

38	Amount from line 37 (adjusted gross income)	38	52,918.
39a	Check <input type="checkbox"/> You were born before January 2, 1950, <input type="checkbox"/> Blind. <input type="checkbox"/> Spouse was born before January 2, 1950, <input type="checkbox"/> Blind. Total boxes checked <input type="checkbox"/> 39a		
b	If your spouse itemizes on a separate return or you were a dual-status alien, check here <input type="checkbox"/> 39b		
40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	12,400.
41	Subtract line 40 from line 38	41	40,518.
42	Exemptions. If line 38 is \$152,525 or less, multiply \$3,950 by the number on line 6d. Otherwise, see instructions	42	19,750.
43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	20,768.
44	Tax (see instructions). Check if any from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 c <input type="checkbox"/>	44	2,209.
45	Alternative minimum tax (see instructions). Attach Form 6251	45	
46	Excess advance premium tax credit repayment. Attach Form 8962	46	
47	Add lines 44, 45, and 46	47	2,209.
48	Foreign tax credit. Attach Form 1116 if required	48	
49	Credit for child and dependent care expenses. Attach Form 2441	49	
50	Education credits from Form 8863, line 19	50	
51	Retirement savings contributions credit. Attach Form 8880	51	
52	Child tax credit. Attach Schedule 8812, if required	52	2,209.
53	Residential energy credits. Attach Form 5695	53	
54	Other credits from Form: a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/>	54	
55	Add lines 48 through 54. These are your total credits	55	2,209.
56	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0-	56	0.

Other Taxes

57	Self-employment tax. Attach Schedule SE	57	685.
58	Unreported social security and Medicare tax from Form: a <input type="checkbox"/> 4137 b <input type="checkbox"/> 8919	58	
59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	59	
60a	Household employment taxes from Schedule H	60a	
b	First-time homebuyer credit repayment. Attach Form 5405 if required	60b	
61	Health care: Individual responsibility (see instructions) Full-year coverage <input checked="" type="checkbox"/>	61	
62	Taxes from: a <input type="checkbox"/> Form 8959 b <input type="checkbox"/> Form 8960 c <input type="checkbox"/> Instructions; enter code(s)	62	
63	Add lines 56 through 62. This is your total tax	63	685.

Payments

If you have a qualifying child, attach Schedule EIC.

64	Federal income tax withheld from Forms W-2 and 1099	64	5,146.
65	2014 estimated tax payments and amount applied from 2013 return	65	
66a	Earned income credit (EIC)	66a	
b	Nontaxable combat pay election <input type="checkbox"/> 66b		
67	Additional child tax credit. Attach Schedule 8812	67	791.
68	American opportunity credit from Form 8863, line 8	68	
69	Net premium tax credit. Attach Form 8962	69	
70	Amount paid with request for extension to file	70	
71	Excess social security and tier 1 RRTA tax withheld	71	
72	Credit for federal tax on fuels. Attach Form 4136	72	
73	Credits from Form: a <input type="checkbox"/> 2439 b <input checked="" type="checkbox"/> Reserved c <input checked="" type="checkbox"/> Reserved d <input type="checkbox"/>	73	
74	Add lines 64, 65, 66a, and 67 through 73. These are your total payments	74	5,937.

Refund

Direct deposit? See instructions.

75	If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you overpaid	75	5,252.
76a	Amount of line 75 you want refunded to you. If Form 8888 is attached, check here <input type="checkbox"/>	76a	5,252.
b	Routing number <input type="text"/>		
c	Type: <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings		
d	Account number <input type="text"/>		
77	Amount of line 75 you want applied to your 2015 estimated tax	77	

Amount You Owe

78	Amount you owe. Subtract line 74 from line 63. For details on how to pay, see instructions	78	
79	Estimated tax penalty (see instructions)	79	

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☐ Yes, Complete below. ☒ No

Designee's name	Phone no.	Personal identification number (PIN)

Sign Here

Joint return? See instructions. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation	Daytime phone number
<input type="text"/>		Translator	
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
<input type="text"/>		Cook	

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check <input checked="" type="checkbox"/> if PTIN
Alfredo Bouza	Alfredo Bouza		
Firm's name	Firm's address	Phone no.	
AGUIBOU, INC	3686 Olive St Las Vegas NV 89104-4640	(702) 431-9968	

Form
1040A

Department of the Treasury—Internal Revenue Service

U.S. Individual Income Tax Return (99)**2013**

IRS Use Only—Do not write or staple in this space.

Your first name and initial Javier		Last name Medina		OMB No. 1545-0074	
If a joint return, spouse's first name and initial Odeth		Last name Meda		Your social security number [REDACTED]	
Home address (number and street). If you have a P.O. box, see instructions. [REDACTED]				Apt. no. [REDACTED]	
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions). Las Vegas NV 89121-5139				Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. <input type="checkbox"/> You <input type="checkbox"/> Spouse	
Foreign country name		Foreign province/state/county		Foreign postal code	

Filing status Check only one box.

1 ☐ Single

2 ☒ Married filing jointly (even if only one had income)

3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶

4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶

5 ☐ Qualifying widow(er) with dependent child (see instructions)

Exemptions

6a ☒ Yourself. If someone can claim you as a dependent, do not check box 6a.

b ☒ Spouse

c Dependents:

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> If child under age 17 qualifying for child tax credit (see instructions)
[REDACTED]				
[REDACTED]				
[REDACTED]				
[REDACTED]				

If more than six dependents, see instructions.

Boxes checked on 6a and 6b: 2

No. of children on 6c who:

- lived with you: 3
- did not live with you due to divorce or separation (see instructions):

Dependents on 6c not entered above:

Add numbers on lines above ▶ **5**

d Total number of exemptions claimed.

Income

Attach Form(s) W-2 here. Also attach Form(s) 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

7	Wages, salaries, tips, etc. Attach Form(s) W-2.	7	38,949.
8a	Taxable interest. Attach Schedule B if required.	8a	
b	Tax-exempt interest. Do not include on line 8a.	8b	
9a	Ordinary dividends. Attach Schedule B if required.	9a	
b	Qualified dividends (see instructions).	9b	
10	Capital gain distributions (see instructions).	10	
11a	IRA distributions.	11a	
		11b	Taxable amount (see instructions).
12a	Pensions and annuities.	12a	
		12b	Taxable amount (see instructions).
13	Unemployment compensation and Alaska Permanent Fund dividends.	13	309.
14a	Social security benefits.	14a	
		14b	Taxable amount (see instructions).
15	Add lines 7 through 14b (far right column). This is your total income. ▶	15	39,258.
16	Educator expenses (see instructions).	16	
17	IRA deduction (see instructions).	17	
18	Student loan interest deduction (see instructions).	18	457.
19	Tuition and fees. Attach Form 8917.	19	
20	Add lines 16 through 19. These are your total adjustments.	20	457.
21	Subtract line 20 from line 15. This is your adjusted gross income. ▶	21	38,801.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

BAA

Form 1040A (2013)

Form 1040A (2013)

Page 2

Tax, credits, and payments	22	Enter the amount from line 21 (adjusted gross income).	22	38,801.
	23a	Check <input type="checkbox"/> You were born before January 2, 1949, <input type="checkbox"/> Blind } Total boxes If: <input type="checkbox"/> Spouse was born before January 2, 1949, <input type="checkbox"/> Blind } checked 23a <input type="checkbox"/>		
	b	If you are married filing separately and your spouse itemizes deductions, check here 23b <input type="checkbox"/>		
Standard Deduction for — • People who check any box on line 23a or 23b or who can be claimed as a dependent, see instructions. • All others: Single or Married filing separately, \$5,100 Married filing jointly or Qualifying widow(er), \$12,200 Head of household, \$6,950	24	Enter your standard deduction .	24	12,200.
	25	Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-.	25	26,601.
	26	Exemptions. Multiply \$3,900 by the number on line 6d.	26	19,500.
	27	Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-.		
		This is your taxable income .	27	7,101.
	28	Tax , including any alternative minimum tax (see instructions).	28	713.
	29	Credit for child and dependent care expenses. Attach Form 2441.		
	30	Credit for the elderly or the disabled. Attach Schedule R.		
	31	Education credits from Form 8863, line 19.		
	32	Retirement savings contributions credit. Attach Form 8880.		
	33	Child tax credit. Attach Schedule 8812, if required.	33	713.
	34	Add lines 29 through 33. These are your total credits .	34	713.
	35	Subtract line 34 from line 28. If line 34 is more than line 28, enter -0-. This is your total tax .	35	0.
	36	Federal income tax withheld from Forms W-2 and 1099.	36	5,144.
	37	2013 estimated tax payments and amount applied from 2012 return.	37	
	38a	Earned income credit (EIC). No 38a		
	b	Nontaxable combat pay election. 38b		
	39	Additional child tax credit. Attach Schedule 8812.	39	2,287.
	40	American opportunity credit from Form 8863, line 8.	40	
	41	Add lines 36, 37, 38a, 39, and 40. These are your total payments .	41	7,431.
Refund	42	If line 41 is more than line 35, subtract line 35 from line 41. This is the amount you overpaid .	42	7,431.
	43a	Amount of line 42 you want refunded to you. If Form 8888 is attached, check here <input type="checkbox"/> 43a		7,431.
	b	Routing number <input type="text" value="7"/> c Type: <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings		
	d	Account number <input type="text" value="9567"/>		
	44	Amount of line 42 you want applied to your 2014 estimated tax.	44	
Amount you owe	45	Amount you owe. Subtract line 41 from line 35. For details on how to pay, see instructions.	45	
	46	Estimated tax penalty (see instructions).	46	
Third party designee	Do you want to allow another person to discuss this return with the IRS (see instructions)? <input type="checkbox"/> Yes. Complete the following. <input checked="" type="checkbox"/> No			
	Designee's name	Phone no.	Personal identification number (PIN) <input type="text"/>	
Sign here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.			
	Your signature	Date	Your occupation	Daytime phone number
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.) <input type="text"/>
			Cook	
Paid preparer use only	Print/type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> If PTIN <input type="text"/>
	Alfredo Bouza	Alfredo Bouza	02/09/2014	
	Firm's name AGUIBOU, INC			
	Firm's address 3686 Olive St Las Vegas NV 89104-4640			Phone no. (702) 431-9968

REV 01/30/14 PRO

Form 1040A (2013)

Department of the Treasury — Internal Revenue Service (99)

Form **1040** **U.S. Individual Income Tax Return** **2012** OMB No. 1545-0074 IRS Use Only — Do not write or staple in this space.

For the year Jan 1 - Dec 31, 2012, or other tax year beginning , 2012, ending , 20

Your first name and initial **Javier** Last name **Medina** See separate instructions. Your social security number [REDACTED]

If a joint return, spouse's first name and initial **Odeth** Last name **Meda** Spouse's social security number [REDACTED]

Home address (number and street). If you have a P.O. box, see Instructions. [REDACTED] Apartment no. [REDACTED]

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see Instructions). **Las Vegas NV 89121-5139** Presidential Election Campaign

Foreign country name Foreign province/state/country Foreign postal code

Check here if you, or your spouse if filing jointly, want \$3 to go to this fund? Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing Status

1 ☐ Single 4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here .

2 ☒ Married filing jointly (even if only one had income)

3 ☐ Married filing separately. Enter spouse's SSN above & full name here .

5 ☐ Qualifying widow(er) with dependent child

Check only one box.

Exemptions

6a ☒ Yourself. If someone can claim you as a dependent, do not check box 6a

b ☒ Spouse

c Dependents:

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if child under age 17 qualifying for child tax or (see instrs)
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

If more than four dependents, see instructions and check here ... ☐

Boxes checked on 6a and 6b ... 2

No. of children on 6c who:

- ☐ lived with you ... 2
- ☐ did not live with you due to divorce or separation (see instrs) ...

Dependents on 6c not entered above .

Add numbers on lines above ... 4

d Total number of exemptions claimed ... 4

Income

7 Wages, salaries, tips, etc. Attach Form(s) W-2 ... 7 52,250.

8a Taxable interest. Attach Schedule B if required ... 8a

b Tax-exempt interest. Do not include on line 8a ... 8b

9a Ordinary dividends. Attach Schedule B if required ... 9a

b Qualified dividends ... 9b

10 Taxable refunds, credits, or offsets of state and local income taxes ... 10

11 Alimony received ... 11

12 Business income or (loss). Attach Schedule C or C-EZ ... 12 1,794.

13 Capital gain or (loss). Att Sch D if reqd. If not reqd, ck here ... 13

14 Other gains or (losses). Attach Form 4797 ... 14

15a IRA distributions ... 15a b Taxable amount ... 15b

16a Pensions and annuities ... 16a b Taxable amount ... 16b

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E ... 17

18 Farm income or (loss). Attach Schedule F ... 18

19 Unemployment compensation ... 19

20a Social security benefits ... 20a b Taxable amount ... 20b

21 Other income ... 21

22 Combine the amounts in the far right column for lines 7 through 21. This is your total income ... 22 54,044.

Adjusted Gross Income

23 Educator expenses ... 23

24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2105 or 2106-EZ ... 24

25 Health savings account deduction. Attach Form 8889 ... 25

26 Moving expenses. Attach Form 3903 ... 26

27 Deductible part of self-employment tax. Attach Schedule SE ... 27 127.

28 Self-employed SEP, SIMPLE, and qualified plans ... 28

29 Self-employed health insurance deduction ... 29

30 Penalty on early withdrawal of savings ... 30

31a Alimony paid b Recipient's SSN ... 31a

32 IRA deduction ... 32

33 Student loan interest deduction ... 33

34 Tuition and fees. Attach Form 8917 ... 34

35 Domestic production activities deduction. Attach Form 8903 ... 35

36 Add lines 23 through 35 ... 36 127.

37 Subtract line 36 from line 22. This is your adjusted gross income ... 37 53,917.

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

BAA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate Instructions. FDIA0112 01/11/13 Form 1040 (2012)

Form 1040 (2012) **Javier Medina & Odeth Meda**

Page 2

Tax and Credits	38	Amount from line 37 (adjusted gross income)	38	53,917.
	39 a	Check <input type="checkbox"/> You were born before January 2, 1948, <input type="checkbox"/> Blind. Total boxes if: <input type="checkbox"/> Spouse was born before January 2, 1948, <input type="checkbox"/> Blind. checked <input checked="" type="checkbox"/> 39 a		
	b	If your spouse itemizes on a separate return or you were a dual-status alien, check here <input type="checkbox"/> 39 b		
Standard Deduction for - • People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions. • All others: Single or Married filing separately, \$5,950 Married filing jointly or Qualifying widow(er), \$11,900 Head of household, \$8,700	40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	11,900.
	41	Subtract line 40 from line 38	41	42,017.
	42	Exemptions. Multiply \$3,800 by the number on line 6d	42	15,200.
	43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	26,817.
	44	Tax (see instrs). Check if any from: a <input type="checkbox"/> Form(s) 8814 c <input type="checkbox"/> 962 election b <input type="checkbox"/> Form 4972	44	3,154.
	45	Alternative minimum tax (see instructions). Attach Form 6251	45	
	46	Add lines 44 and 45	46	3,154.
	47	Foreign tax credit. Attach Form 1116 if required	47	
	48	Credit for child and dependent care expenses. Attach Form 2441	48	
	49	Education credits from Form 8863, line 19	49	
	50	Retirement savings contributions credit. Attach Form 8880	50	
	51	Child tax credit. Attach Schedule 8812, if required	51	2,000.
	52	Residential energy credits. Attach Form 5695	52	
	53	Other crs from Form: a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/>	53	
	54	Add lines 47 through 53. These are your total credits	54	2,000.
	55	Subtract line 54 from line 46. If line 54 is more than line 46, enter -0-	55	1,154.
Other Taxes	56	Self-employment tax. Attach Schedule SE	56	220.
	57	Unreported social security and Medicare tax from Form: a <input type="checkbox"/> 4137 b <input type="checkbox"/> 8919	57	
	58	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	58	
	59 a	Household employment taxes from Schedule H	59 a	
	b	First-time homebuyer credit repayment. Attach Form 5405 if required	59 b	
	60	Other taxes. Enter code(s) from Instructions	60	
	61	Add lines 55-60. This is your total tax	61	1,374.
Payments	62	Federal income tax withheld from Forms W-2 and 1099	62	5,954.
If you have a qualifying child, attach Schedule EIC.	63	2012 estimated tax payments and amount applied from 2011 return	63	
	64 a	Earned income credit (EIC)	64 a	
	b	Nontaxable combat pay election <input type="checkbox"/> 64 b		
	65	Additional child tax credit. Attach Schedule 8812	65	
	66	American opportunity credit from Form 8863, line 8	66	
	67	Reserved	67	
	68	Amount paid with request for extension to file	68	
	69	Excess social security and tier 1 RRTA tax withheld	69	
	70	Credit for federal tax on fuels. Attach Form 4136	70	
	71	Credits from Form: a <input type="checkbox"/> 2439 b <input type="checkbox"/> Reserved c <input type="checkbox"/> 8801 d <input type="checkbox"/> 8885	71	
	72	Add lines 62, 63, 64a, & 65-71. These are your total pmts	72	5,954.
Refund	73	If line 72 is more than line 61, subtract line 61 from line 72. This is the amount you overpaid	73	4,580.
	74 a	Amount of line 73 you want refunded to you. If Form 8888 is attached, check here <input type="checkbox"/>	74 a	4,580.
	b	Routing number XXXXXXXXXX c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings		
Direct deposit? See instructions.	d	Account number XXXXXXXXXXXXXXXXXXXX		
	75	Amount of line 73 you want applied to your 2013 estimated tax	75	
Amount You Owe	76	Amount you owe. Subtract line 72 from line 61. For details on how to pay see instructions	76	
	77	Estimated tax penalty (see instructions)	77	
Third Party Designee	Do you want to allow another person to discuss this return with the IRS (see instructions)? <input type="checkbox"/> Yes. Complete below. <input checked="" type="checkbox"/> No			
	Designee's name	Phone no.	Personal identification number (PIN)	
Sign Here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
Joint return? See instructions.	Your signature	Date	Your occupation	Daytime phone number
Keep a copy for your records.	Spouse's signature. If a joint return, both must sign.	Date	Translator	
			Cook	If the IRS sent you an Identity Protection PIN, enter it here (see instrs)
Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input checked="" type="checkbox"/> If self-employed
	ALFREDO BOUZA	ALFREDO BOUZA	02/04/2013	
	Firm's name	Firm's EIN		
	AGUIBOU INC			
	Firm's address	Firm's EIN		
	3626 Olive St			
	Las Vegas	NV 89104-4640		
		Phone no. (702) 431-9968		

Department of the Treasury — Internal Revenue Service

Form **1040A** U.S. Individual Income Tax Return (99) **2011** IRS Use Only — Do not write or staple in this space.

Your first name and initial **Javier** Last name **Medina** OMB No. 1545-0074

If a joint return, spouse's first name and initial **Odeth** Last name **Meda** Your social security number [REDACTED]

Home address (number and street). If you have a P.O. box, see instructions. [REDACTED] Apartment no. [REDACTED] Spouse's social security number [REDACTED]

City, town or post office. If you have a foreign address, see instructions. **Las Vegas** State **NV** ZIP code **89121-5139** Make sure the SSN(s) above and on line 6c are correct.

Foreign country name Foreign province/county Foreign postal code **NV 89121-5139** Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing status

1 ☐ Single 4 ☐ Head of household (with qualifying person). (See instructions.)
 2 ☒ Married filing jointly (even if only one had income) If the qualifying person is a child but not your dependent, enter this child's name here
 3 ☐ Married filing separately. Enter spouse's SSN above and full name here 5 ☐ Qualifying widow(er) with dependent child (see instructions)

Check only one box.

Exemptions

6a ☒ Yourself. If someone can claim you as a dependent, do not check box 6a

b ☒ Spouse

c Dependents:

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if child under age 17 <input type="checkbox"/> if child under age 18 (see instructions)	No. of children on 6c who:
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	<input checked="" type="checkbox"/> lived with you 2 <input type="checkbox"/> did not live with you due to divorce or separation (see instructions) ...
					Dependents on 6c not entered above ..

If more than six dependents, see instructions.

d Total number of exemptions claimed Add numbers on lines above 4

Income

7 Wages, salaries, tips, etc. Attach Form(s) W-2 7 44,054.

8a Taxable interest. Attach Schedule B if required 8a

b Tax-exempt interest. Do not include on line 8a 8b

9a Ordinary dividends. Attach Schedule B if required 9a

b Qualified dividends (see instructions) 9b

10 Capital gain distributions (see instructions) 10

11a IRA distributions 11a 11b Taxable amount 11b

12a Pensions and annuities 12a 12b Taxable amount 12b

13 Unemployment compensation and Alaska Permanent Fund dividends (see instructions) 13 717.

14a Social security benefits 14a 14b Taxable amount 14b

15 Add lines 7 through 14b (far right column). This is your total income 15 44,771.

Adjusted gross income

16 Educator expenses (see instructions) 16

17 IRA deduction (see instructions) 17

18 Student loan interest deduction (see instructions) 18

19 Tuition and fees. Attach Form 8917 19

20 Add lines 16 through 19. These are your total adjustments 20

21 Subtract line 20 from line 15. This is your adjusted gross income 21 44,771.

BAA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form 1040A (2011)

Form 1040A (2011) Javier Medina & Odeth Meda

Page 2

Tax, credits, and payments**Standard Deduction for—**

• People who check any box on line 23a or 23b or who can be claimed as a dependent, see instructions.

• All others:

Single or Married filing separately, \$5,800

Married filing jointly or Qualifying widow(er), \$11,600

Head of household, \$8,500

22 Enter the amount from line 21 (adjusted gross income) 22 44,771.

23a Check if: ☐ You were born before January 2, 1947, ☐ Blind ☐ Spouse was born before January 2, 1947, ☐ Blind Total boxes checked ▶ 23a ☐b If you are married filing separately and your spouse itemizes deductions, check here 23b ☐

24 Enter your standard deduction 24 11,600.

25 Subtract line 24 from line 22. If line 24 is more than line 22, enter -0- 25 33,171.

26 Exemptions. Multiply \$3,700 by the number on line 6d 26 14,800.

27 Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. This is your taxable income 27 18,371.

28 Tax, including any alternative minimum tax (see instructions) 28 1,906.

29 Credit for child and dependent care expenses. Attach Form 2441 29

30 Credit for the elderly or the disabled. Attach Schedule R 30

31 Education credits from Form 8863, line 23 31

32 Retirement savings contributions credit. Attach Form 8880 32

33 Child tax credit (see instructions) 33 1,906.

34 Add lines 29 through 33. These are your total credits 34 1,906.

35 Subtract line 34 from line 28. If line 34 is more than line 28, enter -0-. This is your total tax 35 0.

36 Federal income tax withheld from Forms W-2 and 1099 36 5,074.

37 2011 estimated tax payments and amount applied from 2010 return 37

38a Earned income credit (EIC) 38a

b Nontaxable combat pay election. 38b

39 Additional child tax credit. Attach Form 8812 39 94.

40 American opportunity credit from Form 8863, line 14 40

41 Add lines 36, 37, 38a, 39, and 40. These are your total payments 41 5,168.

Refund

42 If line 41 is more than line 35, subtract line 35 from line 41. This is the amount you overpaid 42 5,168.

43a Amount of line 42 you want refunded to you. If Form 8888 is attached, check here .. ☐ 43a 5,168.▶ b Routing number 7 ▶ c Type: ☒ Checking ☐ Savings

▶ d Account number 9567

44 Amount of line 42 you want applied to your 2012 estimated tax 44

Amount you owe

45 Amount you owe. Subtract line 41 from line 35. For details on how to pay, see instructions 45

46 Estimated tax penalty (see instructions) 46

Third party designeeDo you want to allow another person to discuss this return with the IRS (see instructions)? ☐ Yes. Complete the following. ☒ No

Designee's name ▶

Phone no. ▶

Personal identification number (PIN) ▶

Sign here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Your signature

Date

Your occupation

Daytime phone number

Joint return? See instructions. ▶

Spouse's signature. If a joint return, both must sign.

Date

Spouse's occupation

If the IRS sent you an Identity Protection PIN, enter it here (see inst)

Keep a copy for your records.

Cook

Print/Type preparer's name

Preparer's signature

Date

Check ☐ If PTIN self-employed**Paid preparer use only**

Non-Paid Preparer

Firm's name ▶

Firm's address ▶

Firm's EIN ▶

Phone no.

Form 1040A (2011)

Department of the Treasury — Internal Revenue Service

Form **1040A** U.S. Individual Income Tax Return (99) **2010** IRS Use Only — Do not write or staple in this space.

Name, Address, and SSN

Your first name and initial Last name
Javier Medina

If a joint return, spouse's first name and initial Last name

OMB No. 1545-0074
 Your social security number
 [REDACTED]

Spouse's social security number

See separate instructions

Home address (number and street). If you have a P.O. box, see instructions. Apartment no.
 [REDACTED]

City, town or post office. If you have a foreign address, see instructions. State ZIP code
Las Vegas NV 89121-5139

Make sure the SSN(s) above and on line 6c are correct.

Checking a box below will not change your tax or refund

Presidential Election Campaign

Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see instructions). . . . ☐ You ☐ Spouse

Filing status

1 ☐ Single 4 ☒ Head of household (with qualifying person). (See instructions.)
 If the qualifying person is a child but not your dependent, enter this child's name here

2 ☐ Married filing jointly (even if only one had income)

3 ☐ Married filing separately. Enter spouse's SSN above and full name here

5 ☐ Qualifying widow(er) with dependent child (see instructions)

Check only one box.

Exemptions

6a ☒ Yourself. If someone can claim you as a dependent, do not check box 6a

b ☐ Spouse

c Dependents:

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if child under age 17 (see instructions)	No. of children on 6c who: <input checked="" type="checkbox"/> lived with you <input type="checkbox"/> did not live with you due to divorce or separation (see instructions)
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	1

Dependents on 6c not entered above

d Total number of exemptions claimed Add numbers on lines above **2**

Income

7 Wages, salaries, tips, etc. Attach Form(s) W-2 7 35,338.

8a Taxable interest. Attach Schedule B if required 8a

b Tax-exempt interest. Do not include on line 8a 8b

9a Ordinary dividends. Attach Schedule B if required 9a

b Qualified dividends (see instructions) 9b

10 Capital gain distributions (see instructions) 10

11a IRA distributions 11a 11b Taxable amount 11b

12a Pensions and annuities 12a 12b Taxable amount 12b

13 Unemployment compensation and Alaska Permanent Fund dividends (see instructions) 13

14a Social security benefits 14a 14b Taxable amount 14b

15 Add lines 7 through 14b (far right column). This is your total income 15 35,338.

Adjusted gross income

16 Educator expenses (see instructions) 16

17 IRA deduction (see instructions) 17

18 Student loan interest deduction (see instructions) 18

19 Tuition and fees. Attach Form 8917 19

20 Add lines 16 through 19. These are your total adjustments 20

21 Subtract line 20 from line 15. This is your adjusted gross income 21 35,338.

BAA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form 1040A (2010)

Form 1040A (2010) Javier Medina

Page 2

Tax, credits, and payments

22 Enter the amount from line 21 (adjusted gross income) 22 35,338.

23a Check ☐ You were born before January 2, 1946, ☐ Blind ☐ Total boxes checked ☐ 23a ☐

if: ☐ Spouse was born before January 2, 1946, ☐ Blind ☐

b If you are married filing separately and your spouse itemizes deductions, see instructions and check here 23b ☐

24 Enter your **standard deduction** (see instructions) 24 8,400.

25 Subtract line 24 from line 22. If line 24 is more than line 22, enter -0- 25 26,938.

26 Exemptions. Multiply \$3,650 by the number on line 6d 26 7,300.

27 Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. This is your **taxable income** 27 19,638.

28 Tax, including any alternative minimum tax (see instructions) 28 2,346.

29 Credit for child and dependent care expenses. Attach Form 2441 29

30 Credit for the elderly or the disabled. Attach Schedule R 30

31 Education credits from Form 8863, line 23 31

32 Retirement savings contributions credit. Attach Form 8880 32

33 Child tax credit (see instructions) 33 1,000.

34 Add lines 29 through 33. These are your **total credits** 34 1,000.

35 Subtract line 34 from line 28. If line 34 is more than line 28, enter -0- 35 1,346.

36 Advance earned income credit payments from Form(s) W-2, box 9 36

37 Add lines 35 and 36. This is your **total tax** 37 1,346.

38 Federal income tax withheld from Forms W-2 and 1099 38 4,268.

39 2010 estimated tax payments and amount applied from 2009 return 39

40 Making work pay credit. Attach Schedule M 40 400.

41a **Earned income credit (EIC)** 41a 34.

b Nontaxable combat pay election. 41b

42 Additional child tax credit. Attach Form 8812 42

43 American opportunity credit from Form 8863, line 14 43

If you have a qualifying child, attach Schedule EIC.

44 Add lines 38, 39, 40, 41a, 42, and 43. These are your **total payments** 44 4,702.

Refund

45 If line 44 is more than line 37, subtract line 37 from line 44. This is the amount you **overpaid** 45 3,356.

46a Amount of line 45 you want **refunded to you**. If Form 8888 is attached, check here ☐ 46a 3,356.

Direct deposit? See instructions and fill in 46b, 46c, and 46d or Form 8888.

b Routing number XXXXXXXXXX c Type: ☐ Checking ☐ Savings

d Account number XXXXXXXXXXXXXXXXXXXX

47 Amount of line 45 you want applied to your 2011 **estimated tax** 47

Amount you owe

48 Amount you **owe**. Subtract line 44 from line 37. For details on how to pay, see instructions 48

49 Estimated tax penalty (see instructions) 49

Third party designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☐ Yes. Complete the following. ☒ No

Designee's name Phone no. Personal identification number (PIN)

Sign here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Your signature Date Your occupation Daytime phone number

Joint return? See instructions.

Spouse's signature. If a joint return, both must sign. Date Spouse's occupation [REDACTED]

Keep a copy for your records.

Paid preparer use only

Print/Type preparer's name Preparer's signature Date Check ☒ if PTIN

Alfredo Bouza Alfredo Bouza 03/16/2011

Firm's name ☒ AGUIBOU, INC

Firm's address ☒ 3686 OLIVE ST

LAS VEGAS NV 89104 Phone no. (702) 431-9968

Form 1040A (2010)

JAVIER MEDINA | Account # [REDACTED] 9567 | December 23, 2014 to January 22, 2015

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
12/23/14	CHECKCARD 1221 PAYPAL *FIVERR COM 4029357733 74198814356450162307092	-47.25
12/26/14	CHECKCARD 1225 NETFLIX.COM NETFLIX.COM CA 24692164359000101420655 RECURRING	-7.99
12/29/14	CHECKCARD 1227 DTV*DIRECTV SERVICE 800-347-3288 CA 24692164361000839365335 RECURRING	-161.92
12/31/14	CHECKCARD 1230 APL* ITUNES.COM/BILL 866-712-7753 CA 24692164364000287070772	-0.99
01/05/15	WM SUPERC Wal- 01/04 #000918035 PURCHASE WM SUPERC Wal-Mar LAS VEGAS NV	-17.92
01/06/15	CHECKCARD 0104 CARL'S JR # 8051 LAS VEGAS NV 24431065005207388500504	-33.21
01/12/15	CHECKCARD 0110 GOOGLE *ADWS8986627989 CC@GOOGLE.COMCA 24692165010000371374994	-8.64
01/14/15	CHECKCARD 0113 SNPT-VEGAS PBS 702-799-1010 NV 24492155013894819898824	-20.00
01/20/15	CHECKCARD 0118 PAYPAL *FIVERR COM 4029357733 74198815018502676393278	-5.50
01/20/15	CHECKCARD 0118 PAYPAL *FIVERR COM 4029357733 74198815018502676392544	-5.50
01/20/15	CHECKCARD 0118 PAYPAL *FIVERR COM 4029357733 74198815018502673993369	-5.50
01/20/15	CHECKCARD 0118 PAYPAL *FIVERR COM 4029357733 74198815018502676393294	-5.50
Total ATM and debit card subtractions		-\$319.92

Other subtractions

Date	Description	Amount
12/23/14	FIVERR.COM DES:IAT PAYPAL ID:J222223TTHAPJ INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000002625	-26.25
12/23/14	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 12/23/14	-0.75
12/26/14	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 12/26/14	-0.01
12/29/14	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 12/29/14	-0.08
12/31/14	FIVERR.COM DES:IAT PAYPAL ID:J222223VA5VS2 INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000002625	-26.25
12/31/14	FIVERR.COM DES:IAT PAYPAL ID:J222223VA6L24 INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000001575	-15.75
12/31/14	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 12/31/14	-0.01
01/05/15	CAPITAL ONE DES:MOBILE PMT ID:500239809456439 INDN:7581502809MEDINAJAVIER CO ID:9279744980 WEB	-190.89
01/05/15	CAPITAL ONE DES:MOBILE PMT ID:500239809456438 INDN:9473492362MEDINAJAVIER CO ID:9279744980 WEB	-118.45
01/05/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 01/05/15	-0.08
01/06/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 01/06/15	-0.79
01/09/15	NAVI ED SERV PP DES:STUDNTLOAN ID:0000 INDN:MEDINA CO ID:9102001101 PPD	-143.57
01/12/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 01/12/15	-0.36

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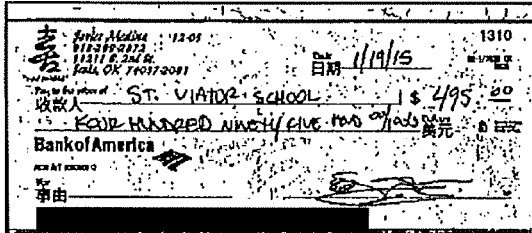


JAVIER MEDINA | Account # [REDACTED] 9567 | December 23, 2014 to January 22, 2015

Check images

Account number: [REDACTED] 9567

Check number: 1310 | Amount: \$495.00



JAVIER MEDINA | Account # [REDACTED] 9567 | January 23, 2015 to February 19, 2015

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
01/26/15	CHECKCARD 0125 NETFLIX.COM NETFLIX.COM CA 24692165025000989693556 RECURRING	-7.99
01/26/15	WM SUPERC Wal- 01/25 #000315157 PURCHASE WM SUPERC Wal-Mar LAS VEGAS (SE NV	-43.21
01/27/15	CHECKCARD 0125 PAYPAL *FIVERR COM 4029357733 74198815026503817199319	-47.25
01/27/15	WM SUPERC Wal- 01/26 #000211304 PURCHASE WM SUPERC Wal-Mar LAS VEGAS NV	-33.00
01/28/15	CHECKCARD 0127 DTV*DIRECTV SERVICE 800-347-3288 CA 24692165027000899784352 RECURRING	-161.92
02/02/15	CHECKCARD 0131 COX*LAS VEGAS COMM SV 702-383-4000 NV 24692165031000804708755 RECURRING	-73.99
02/02/15	CHECKCARD 0131 APL* ITUNES.COM/BILL 866-712-7753 CA 24692165031000571668349	-4.99
02/02/15	CHECKCARD 0131 WALGREENS #3843 LAS VEGAS NV 24445005032600170690839	-58.86
02/03/15	SAM'S Club 02/02 #000454209 PURCHASE SAM'S Club LAS VEGAS NV	-49.72
02/05/15	CHECKCARD 0203 PULMONARY ASSOCIATES HENDERSON NV 24394695035980001368862	-30.00
02/09/15	TOYS R US 02/07 #000011477 PURCHASE TOYS R US HENDERSON NV	-136.11
02/11/15	CHECKCARD 0210 FSI*LV WATER DISTRICT 702-870-4194 NV 24692165041000334757189	-27.04
02/11/15	CHECKCARD 0210 AMERICAN TRANSLATORS 7036836100 VA 24492155041637007574509	-190.00
02/11/15	SAMS CLUB SAM' 02/11 #000014431 PURCHASE SAMS CLUB SAM'S C LAS VEGAS NV	-65.83
02/13/15	SMITHS 3850 02/12 #000217789 PURCHASE SMITHS 3850 E. LAS VEGAS NV	-43.59
02/13/15	SMITHS 3850 02/12 #000225134 PURCHASE SMITHS 3850 E. LAS VEGAS NV	-6.44
02/13/15	Wal-Mart Super 02/12 #000022117 PURCHASE Wal-Mart Super Ce LAS VEGAS NV	-9.00
02/13/15	KOHL'S #1 1316 02/13 #000925686 PURCHASE KOHL'S #1 1316 W HENDERSON NV	-30.27
Total ATM and debit card subtractions		-\$1,019.21

Other subtractions

Date	Description	Amount
01/26/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 01/26/15	-0.80
01/27/15	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
01/28/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 01/28/15	-0.08
02/02/15	FIVERR.COM DES:IAT PAYPAL ID:J2222243TUPRG INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000002625	-26.25
02/02/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 02/02/15	-0.16
02/03/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 02/03/15	-0.28
02/04/15	PAYPAL DES:TRANSFER ID:5UU228LS7UBCS INDN:TARJETASPSN CO ID:PAYPALSD22 WEB	-100.00
02/04/15	FIVERR.COM DES:IAT PAYPAL ID:J2222244GPH7E INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000002625	-26.25

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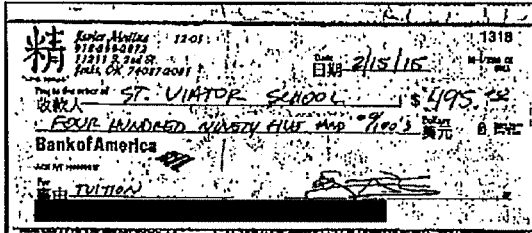


JAVIER MEDINA | Account # [REDACTED] 9567 | January 23, 2015 to February 19, 2015

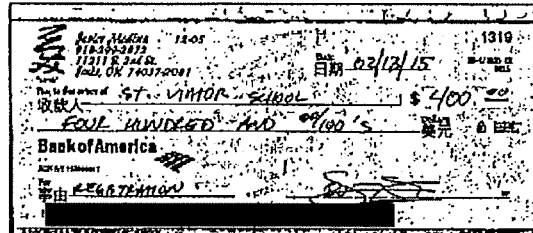
Check images

Account number: [REDACTED] 9567

Check number: 1318 | Amount: \$495.00



Check number: 1319 | Amount: \$400.00



JAVIER MEDINA | Account # [REDACTED] 9567 | February 20, 2015 to March 23, 2015

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/04/15	CHECKCARD 0302 MAXIMUM COMICS - MARKS LAS VEGAS NV 24071055062985353309516	-10.80
03/09/15	CHECKCARD 0308 APL* ITUNES.COM/BILL 866-712-7753 CA 24692165067000743826053	-2.99
03/10/15	CHECKCARD 0309 TMOBILE HANDSET 800-937-8997 WA 24692165068000494207148	-179.23
03/10/15	SAMSClub #8177 03/09 #000102651 PURCHASE SAMSClub #8177 LAS VEGAS NV	-213.98
03/10/15	WALGREENS 2995 03/09 #000213880 PURCHASE WALGREENS 2995 E LAS VEGAS NV	-50.51
03/10/15	WALGREENS 2995 03/09 #000220796 PURCHASE WALGREENS 2995 E LAS VEGAS NV	-15.27
03/11/15	CHECKCARD 0310 FSI*LV WATER DISTRICT 702-870-4194 NV 24692165069000706035385	-26.64
03/12/15	BKOFAMERICA ATM 03/12 #000001912 WITHDRWL PECOS BRANCH LAS VEGAS NV	-500.00
03/16/15	CHECKCARD 0313 GATE RETAIL ONBOARD MEXICO DF 74518995072004175468814	-1.62
03/16/15	CHECKCARD 0313 BEST BUY 2020 GDL GALE ZAPOPAN 74049385073513852287983	-64.23
03/17/15	THE HOME DEPOT 03/17 #000369301 PURCHASE THE HOME DEPOT 33 LAS VEGAS NV	-92.63
03/17/15	Wal-Mart Super 03/17 #000659661 PURCHASE Wal-Mart Super Ce LAS VEGAS (SE NV	-78.44
03/18/15	CHECKCARD 0316 H63 DIVERS TLAJOMULCO DE 74555505076967482552560	-21.99
03/18/15	WALGREENS 2995 03/18 #000313398 PURCHASE WALGREENS 2995 E LAS VEGAS NV	-46.73
03/19/15	CHECKCARD 0318 COX*LAS VEGAS COMM SV 702-383-4000 NV 24692165077000695379752 RECURRING	-163.98
03/19/15	CHECKCARD 0318 IMMIGRATION GROUP LLC CORAL GABLES FL 24692165078000848986148	-60.00
03/23/15	CHECKCARD 0320 WESTERN UNION DENVER CO 24717055081120810538773	-205.00
Total ATM and debit card subtractions		-\$1,910.34

Other subtractions

Date	Description	Amount
02/26/15	FIVERR.COM DES:IAT PAYPAL ID:J22222495MPEL INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000002625	-26.25
02/26/15	FIVERR.COM DES:IAT PAYPAL ID:J22222495H8SG INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000000550	-5.50
02/26/15	FIVERR.COM DES:IAT PAYPAL ID:J22222495HL6A INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000000550	-5.50
02/26/15	FIVERR.COM DES:IAT PAYPAL ID:J22222495JAHE INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000000550	-5.50
02/26/15	FIVERR.COM DES:IAT PAYPAL ID:J22222495HYTW INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000000550	-5.50
02/26/15	FIVERR.COM DES:IAT PAYPAL ID:J22222495JLSS INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000000550	-5.50
02/26/15	FIVERR.COM DES:IAT PAYPAL ID:J22222495FUC2 INDN:TARJETASPSN CO ID:XXXXXXXXXC IAT PMT INFO: WEB 000000000000000550	-5.50

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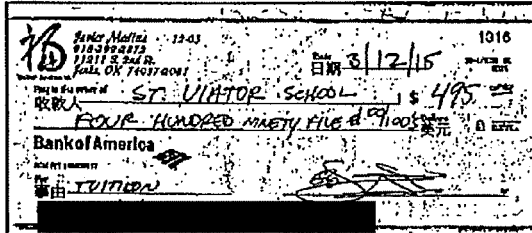


JAVIER MEDINA | Account # [REDACTED] 9567 | February 20, 2015 to March 23, 2015

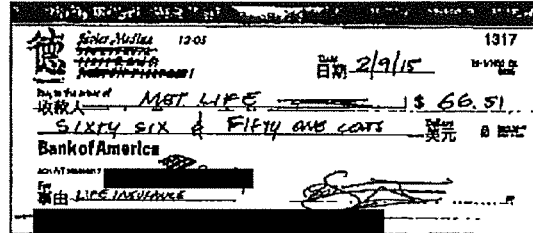
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Account number: [REDACTED] 9567

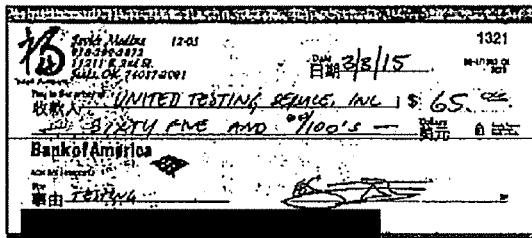
Check number: 1316 | Amount: \$495.00



Check number: 1317 | Amount: \$66.51



Check number: 1321 | Amount: \$65.00



JAVIER MEDINA | Account # [REDACTED] 9567 | March 24, 2015 to April 22, 2015

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
03/26/15	CHECKCARD 0325 NETFLIX.COM NETFLIX.COM CA 24692165084000892707368 RECURRING	-7.99
03/30/15	CHECKCARD 0327 DTV*DIRECTV SERVICE 800-347-3288 CA 24692165086000823061008 RECURRING	-128.22
04/02/15	CHECKCARD 0402 APL* ITUNES.COM/BILL 866-712-7753 CA 24692165092000591067213	-11.99
04/10/15	CHECKCARD 0409 FSI*LV WATER DISTRICT 702-870-4194 NV 24692165099000949051078	-25.10
04/14/15	CHECKCARD 0413 T-MOBILE.COM*PAYMENT 800-937-8997 WA 24692165103000004688149	-177.83
04/20/15	CHECKCARD 0417 WESTERN UNION DENVER CO 24717055109121090688765	-123.00
Total ATM and debit card subtractions		-\$474.13

Other subtractions

Date	Description	Amount
03/26/15	FIVERR.COM DES:IAT PAYPAL ID:J222224FBQUZ2 INDN:TARJETASPSN CO ID:XXXXXXXXX IAT PMT INFO: WEB 000000000000000550	-5.50
03/26/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 03/26/15	-0.01
03/30/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 03/30/15	-0.78
04/01/15	CAPITAL ONE DES:MOBILE PMT ID:509039809223956 INDN:9473492362MEDINAJAVIER CO ID:9279744980 WEB	-439.35
04/01/15	CAPITAL ONE DES:MOBILE PMT ID:509039809223957 INDN:7581502809MEDINAJAVIER CO ID:9279744980 WEB	-98.79
04/01/15	METLIFE DES:PAYMENT ID:50001520802 INDN:JAVIER MEDINA CO ID:9110000001 PPD	-66.51
04/02/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 04/02/15	-0.01
04/09/15	NAVI ED SERV PP DES:STUDNTLOAN ID:0000 INDN:MEDINA CO ID:9102001101 PPD	-143.57
04/09/15	Credit One Bank DES:Payment ID:0000101361925 INDN:MEDINAJAVIER CO ID:XXXXXXXXX WEB	-18.78
04/10/15	SOUTHWEST GAS DES:WEB ID:2115649651007 INDN:MEDINA JAVIER CO ID:5880085720 WEB	-38.74
04/10/15	FIVERR.COM DES:IAT PAYPAL ID:J222224JEH8M6 INDN:TARJETASPSN CO ID:XXXXXXXXX IAT PMT INFO: WEB 000000000000000550	-5.50
04/10/15	FIVERR.COM DES:IAT PAYPAL ID:J222224JEHARU INDN:TARJETASPSN CO ID:XXXXXXXXX IAT PMT INFO: WEB 000000000000000550	-5.50
04/10/15	FIVERR.COM DES:IAT PAYPAL ID:J222224JEHD6U INDN:TARJETASPSN CO ID:XXXXXXXXX IAT PMT INFO: WEB 000000000000000550	-5.50
04/10/15	FIVERR.COM DES:IAT PAYPAL ID:J222224JEHRNJ INDN:TARJETASPSN CO ID:XXXXXXXXX IAT PMT INFO: WEB 000000000000000550	-5.50
04/10/15	FIVERR.COM DES:IAT PAYPAL ID:J222224JEHTQ2 INDN:TARJETASPSN CO ID:XXXXXXXXX IAT PMT INFO: WEB 000000000000000550	-5.50

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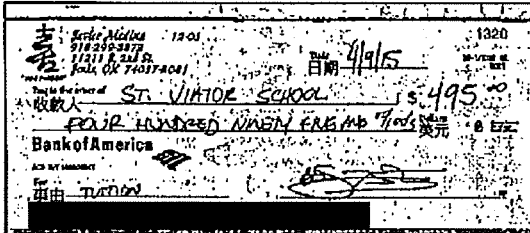


JAVIER MEDINA | Account # [REDACTED] 9567 | March 24, 2015 to April 22, 2015

Check images

Account number: [REDACTED] 9567

Check number: 1320 | Amount: \$495.00



MR JAVIER MEDINA | Account # [REDACTED] 9567 | April 23, 2015 to May 20, 2015

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
04/24/15	WM SUPERC Wal- 04/23 #000115725 PURCHASE WM SUPERC Wal-Mar LAS VEGAS NV	-86.64
04/27/15	CHECKCARD 0423 LITTLE CAESARS 1415 000 LAS VEGAS NV 24445005114100282303984	-25.94
04/27/15	CHECKCARD 0424 AMAZON MKTPLCE PMTS AMZN.COM/BILLWA 24692165114000109323284	-75.49
04/27/15	CHECKCARD 0425 NETFLIX.COM NETFLIX.COM CA 24692165115000599288871 RECURRING	-7.99
04/28/15	CHECKCARD 0427 DTV*DIRECTV SERVICE 800-347-3288 CA 24692165117000406463806 RECURRING	-128.22
04/30/15	CHECKCARD 0429 COX*LAS VEGAS COMM SV 702-383-4000 NV 24692165119000453791255 RECURRING	-77.99
05/04/15	WALGREENS 2995 05/02 #000026750 PURCHASE WALGREENS 2995 E LAS VEGAS NV	-52.75
05/05/15	WALGREENS 2995 05/05 #000719048 PURCHASE WALGREENS 2995 E LAS VEGAS NV	-15.77
05/14/15	CHECKCARD 0513 TMOBILE HANDSET 800-937-8997 WA 24692165133000336170281	-190.54
05/15/15	CHECKCARD 0514 FSI*LV WATER DISTRICT 702-870-4194 NV 24692165134000551013330	-24.51
05/20/15	CHECKCARD 0519 DESERT SURGICAL ASSOCIA 702-3697152 NV 24755425139281394595751	-30.00
05/20/15	CHECKCARD 0519 WEST DERM BILLING 2 702-360-2100 NV 24231685140207567621918	-25.00
05/20/15	CHECKCARD 0519 DESERT SURGICAL ASSOCIA 702-3697152 NV 24755425139281394595744	-30.00
Total ATM and debit card subtractions		-\$770.84

Other subtractions

Date	Description	Amount
04/24/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 04/24/15	-0.36
04/27/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 04/27/15	-0.58
04/28/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 04/28/15	-0.78
04/30/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 04/30/15	-0.01
05/04/15	CAPITAL ONE DES:MOBILE PMT ID:512239809005777 INDN:9473492362MEDINAJAVIER CO ID:9279744980 WEB	-456.78
05/04/15	CAPITAL ONE DES:MOBILE PMT ID:512239809005778 INDN:7581502809MEDINAJAVIER CO ID:9279744980 WEB	-98.79
05/04/15	METLIFE DES:PAYMENT ID:50001520802 INDN:JAVIER MEDINA CO ID:9110000001 PPD	-66.51
05/04/15	REPUBLICSERVICES DES:RSIBILLPAY ID:306200437060 INDN:JAVIER MEDINA CO ID:7860843596 WEB	-42.63
05/04/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 05/04/15	-0.25
05/05/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 05/05/15	-0.23
05/11/15	NAVI ED SERV PP DES:STUDNTLOAN ID:0000 INDN:MEDINA CO ID:9102001101 PPD	-143.57
05/14/15	Credit One Bank DES:Payment ID:0000104688704 INDN:MEDINAJAVIER CO ID:XXXXXXXXX WEB	-20.29

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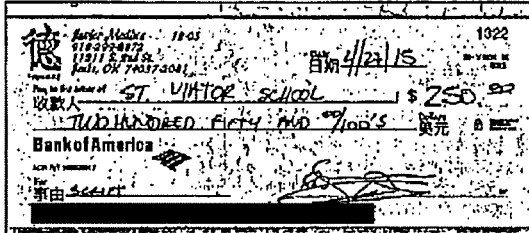


MR JAVIER MEDINA | Account # [REDACTED] 9567 | April 23, 2015 to May 20, 2015

Check images

Account number: [REDACTED] 9567

Check number: 1322 | Amount: \$250.00



MR JAVIER MEDINA | Account # [REDACTED] 9567 | May 21, 2015 to June 22, 2015

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
05/22/15	WM SUPERC Wal- 05/22 #000729259 PURCHASE WM SUPERC Wal-Mar LAS VEGAS NV	-43.62
05/26/15	CHECKCARD 0525 NETFLIX.COM NETFLIX.COM CA 24692165145000759375751 RECURRING	-7.99
05/28/15	CHECKCARD 0527 DTV*DIRECTV SERVICE 800-347-3288 CA 24692165147000692540287 RECURRING	-228.17
06/15/15	CHECKCARD 0614 COX*LAS VEGAS COMM SV 702-383-4000 NV 24692165165000484334268 RECURRING	-163.98
06/16/15	CHECKCARD 0615 FSI*LV WATER DISTRICT 702-870-4194 NV 24692165166000748491051	-52.13
06/16/15	CHECKCARD 0615 T-MOBILE.COM*PAYMENT 800-937-8997 WA 24692165166000999349016	-194.13
Total ATM and debit card subtractions		-\$690.02

Other subtractions

Date	Description	Amount
05/22/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 05/22/15	-0.38
05/26/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 05/26/15	-0.01
05/28/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 05/28/15	-0.83
06/01/15	METLIFE DES:PAYMENT ID:50001520802 INDN:JAVIER MEDINA CO ID:9110000001 PPD	-66.51
06/03/15	CAPITAL ONE DES:MOBILE PMT ID:515339809252527 INDN:7581502809MEDINAJAVIER CO ID:9279744980 WEB	-137.79
06/09/15	NAVI ED SERV PP DES:STUDNTLOAN ID:0000 INDN:MEDINA CO ID:9102001101 PPD	-143.57
06/15/15	Online Banking transfer to Sav 6557 Confirmation# 2931279612	-300.00
06/15/15	Credit One Bank DES:Payment ID:0000107550106 INDN:MEDINA,JAVIER CO ID:XXXXXXXXX WEB	-78.24
06/15/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 06/15/15	-0.02
06/16/15	SOUTHWEST GAS DES:WEB ID:2115649651007 INDN:MEDINA JAVIER CO ID:5880085720 WEB	-16.11
06/16/15	REPUBLICSERVICES DES:RSIBILLPAY ID:306200437060 INDN:JAVIER MEDINA CO ID:7860843596 WEB	-3.58
06/16/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 06/16/15	-1.74
Total other subtractions		-\$748.78

Service fees

Date	Transaction description	Amount
06/22/15	Monthly Maintenance Fee	-12.00
Total service fees		-\$12.00

Note your Ending Balance already reflects the subtraction of Service Fees.

MR JAVIER MEDINA | Account # [REDACTED] 9567 | June 23, 2015 to July 23, 2015

Deposits and other additions - continued

Date	Description	Amount
07/21/15	Online Banking transfer from SAV 6557 Confirmation# 2850338945	25.00
07/23/15	BKOFAMERICA ATM 07/23 #000008302 DEPOSIT PECOS BRANCH LAS VEGAS NV	70.00
Total deposits and other additions		\$1,070.00

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
06/26/15	CHECKCARD 0625 NETFLIX.COM NETFLIX.COM CA 24692165176000605848474 RECURRING	-7.99
06/29/15	CHECKCARD 0627 DTV*DIRECTV SERVICE 800-347-3288 CA 24692165178000511520116 RECURRING	-105.53
07/01/15	CHECKCARD 0630 XOOM CORPORATION SAN FRANCISCO CA 24492155182027505683870	-65.99
07/13/15	SMITHS 8555 W. 07/12 #000305593 PURCHASE SMITHS 8555 W. SA LAS VEGAS NV	-31.33
07/14/15	CHECKCARD 0714 PLAYSTATION SONYENTERT 800-345-7669 CA 24692165195000344920359	-19.96
07/16/15	CHECKCARD 0715 FSI*LV WATER DISTRICT 702-870-4194 NV 24692165196000922769490	-57.15
07/17/15	CHECKCARD 0715 CHUCK E 00009969 972-2585452 TX 24164075197892570014446	-50.00
07/20/15	CHECKCARD 0717 CHUCK E CHEESE 314 HENDERSON NV 24431065198838000000122	-137.19
Total ATM and debit card subtractions		-\$475.14

Other subtractions

Date	Description	Amount
06/26/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 06/26/15	-0.01
06/29/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 06/29/15	-0.47
07/01/15	METLIFE DES:PAYMENT ID:50001520802 INDN:JAVIER MEDINA CO ID:9110000001 PPD	-66.51
07/01/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 07/01/15	-0.01
07/06/15	CAPITAL ONE DES:MOBILE PMT ID:518339809278865 INDN:9473492362MEDINAJAVIER CO ID:9279744980 WEB	-250.00
07/06/15	CAPITAL ONE DES:MOBILE PMT ID:518339809278864 INDN:7581502809MEDINAJAVIER CO ID:9279744980 WEB	-98.77
07/09/15	NAVI ED SERV PP DES:STUDNTLOAN ID:0000 INDN:MEDINA CO ID:9102001101 PPD	-143.57
07/13/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 07/13/15	-0.67
07/14/15	Credit One Bank DES:Payment ID:0000110483846 INDN:MEDINAJAVIER CO ID:XXXXXXXXX WEB	-10.00
07/14/15	KEEP THE CHANGE TRANSFER TO ACCT 6557 FOR 07/14/15	-0.04
07/16/15	SOUTHWEST GAS DES:WEB ID:2115649651007 INDN:MEDINA JAVIER CO ID:5880085720 WEB	-17.05

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MR JAVIER MEDINA | Account # [REDACTED] 9567 | October 23, 2015 to November 19, 2015

Deposits and other additions - continued

Date	Description	Amount
11/09/15	BKOFAMERICA ATM 11/07 #000003546 DEPOSIT PECOS BRANCH LAS VEGAS NV	150.00
11/13/15	CARMINES LAS VEG DES:DIR DEP ID:70525 INDN:MEDINA JAVIER CO ID:1455361581 PPD	368.62
11/13/15	BKOFAMERICA ATM 11/13 #000005430 DEPOSIT PECOS BRANCH LAS VEGAS NV	200.00
11/18/15	BKOFAMERICA ATM 11/17 #000006825 DEPOSIT PECOS BRANCH LAS VEGAS NV	200.00
Total deposits and other additions		\$3,487.98

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
10/26/15	SMITHS 3850 E. 10/24 #000638374 PURCHASE SMITHS 3850 E. FL LAS VEGAS NV	-40.00
10/26/15	CHECKCARD 1025 NETFLIX.COM NETFLIX.COM CA 24692165298000259765183 RECURRING	-7.99
10/26/15	SAMSLUB #8177 10/25 #000339598 PURCHASE SAMSLUB #8177 LAS VEGAS NV	-269.82
10/29/15	CHECKCARD 1028 PLAYSTATION SONYENTERT 800-345-7669 CA 24692165301000738269513	-49.99
11/02/15	Wal-Mart Super 10/31 #000422898 PURCHASE Wal-Mart Super Ce LAS VEGAS NV	-46.42
11/04/15	WM SUPERC Wal- 11/04 #000120783 PURCHASE WM SUPERC Wal-Mar LAS VEGAS (SE NV	-78.63
11/05/15	CHECKCARD 1104 DENNIS LAS VEGAS LAS VEGAS NV 24493985309191571626507	-51.02
11/05/15	CHECKCARD 1104 DENNIS LAS VEGAS LAS VEGAS NV 24493985309191571228718	-30.81
11/06/15	CHECKCARD 1105 PLAYSTATION SONYENTERT 800-345-7669 CA 24692165309000887939413	-99.99
11/09/15	R SMOKE SHOP & 11/08 #000204720 PURCHASE R SMOKE SHOP & TE LAS VEGAS NV	-10.00
11/09/15	SAMS CLUB SAM' 11/09 #000125714 PURCHASE SAMS CLUB SAM'S C LAS VEGAS NV	-304.13
11/10/15	BURLINGTON STOR 11/09 #000069948 PURCHASE BURLINGTON STORES2 LAS VEGAS NV	-83.17
11/10/15	WM SUPERC Wal- 11/10 #000620859 PURCHASE WM SUPERC Wal-Mar LAS VEGAS NV	-4.29
11/12/15	SPROUTS FARMER 11/11 #000108672 PURCHASE SPROUTS FARMERS M LAS VEGAS NV	-110.73
11/12/15	WM SUPERC Wal- 11/11 #000925952 PURCHASE WM SUPERC Wal-Mar LAS VEGAS NV	-33.40
11/12/15	SMITHS 3850 E. 11/12 #000729273 PURCHASE SMITHS 3850 E. FL LAS VEGAS NV	-20.09
11/16/15	CHECKCARD 1113 TMOBILE HANDSET 800-937-8997 WA 24692165317000093058602	-269.99
11/16/15	CHECKCARD 1115 THECHILDRENSPLACE.COM 201-558-2683 NJ 24761975319083702471065	-29.83
11/17/15	CHECKCARD 1115 LITTLE CAESARS 1415 000 LAS VEGAS NV 24445005320100412158308	-14.05
11/19/15	CHECKCARD 1118 FSI*LV WATER DISTRICT 702-870-4194 NV 24692165322000639989917	-75.52
11/19/15	CARDENAS MARKE 11/19 #000545366 PURCHASE CARDENAS MARKET # LAS VEGAS NV	-69.49
11/19/15	SMITHS 3850 E. 11/19 #000665115 PURCHASE SMITHS 3850 E. FL LAS VEGAS NV	-53.31
Total ATM and debit card subtractions		-\$1,752.67

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MR JAVIER MEDINA | Account # [REDACTED] 9567 | November 20, 2015 to December 22, 2015

Deposits and other additions - continued

Date	Description	Amount
12/04/15	BKOFAMERICA ATM 12/04 #000003143 DEPOSIT PECOS BRANCH LAS VEGAS NV	105.00
12/07/15	BKOFAMERICA ATM 12/05 #000007465 DEPOSIT PECOS BRANCH LAS VEGAS NV	200.00
12/07/15	BKOFAMERICA ATM 12/06 #000004001 DEPOSIT PECOS BRANCH LAS VEGAS NV	130.00
12/10/15	BKOFAMERICA ATM 12/09 #000005334 DEPOSIT PECOS BRANCH LAS VEGAS NV	200.00
12/11/15	CARMINES LAS VEG DES:DIR DEP ID:70525 INDN:MEDINA JAVIER CO ID:1455361581 PPD	367.02
12/14/15	BKOFAMERICA ATM 12/12 #000001930 DEPOSIT PECOS BRANCH LAS VEGAS NV	200.00
12/17/15	BKOFAMERICA ATM 12/17 #000008139 DEPOSIT PECOS BRANCH LAS VEGAS NV	30.00
12/18/15	CARMINES LAS VEG DES:DIR DEP ID:70525 INDN:MEDINA JAVIER CO ID:1455361581 PPD	411.03
12/18/15	BKOFAMERICA ATM 12/18 #000008542 DEPOSIT PECOS BRANCH LAS VEGAS NV	200.00
Total deposits and other additions		\$4,304.04

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
11/23/15	CHECKCARD 1120 MINCIN LAW, PLLC 7023887185 NV 24431065324286646800025	-100.00
11/23/15	CHECKCARD 1121 JACK IN THE BOX #7201 LAS VEGAS NV 24435655326091968001299	-18.21
11/23/15	ROSS STORES #1 11/21 #000314155 PURCHASE ROSS STORES #1726 LAS VEGAS NV	-42.08
11/23/15	SKECHERS USA # 11/21 #000009876 PURCHASE SKECHERS USA #332 LAS VEGAS NV	-34.15
11/24/15	SAMS CLUB SAM' 11/24 #000921862 PURCHASE SAMS CLUB SAM'S C LAS VEGAS NV	-199.57
11/27/15	CHECKCARD 1125 NETFLIX.COM NETFLIX.COM CA 24692165329000462639384 RECURRING	-7.99
11/27/15	CHECKCARD 1125 NYS NEVADA HENDERSON NV 24431065330081773943322	-95.00
11/30/15	CHECKCARD 1128 THECHILDRENSPLACE.COM 201-558-2683 NJ 24761975332083707152051	-92.72
11/30/15	CHECKCARD 1129 XOOM CORPORATION SAN FRANCISCOCA 24492155334027271988476	-86.99
12/03/15	CHECKCARD 1202 DSW. 866-3797463 OH 24906415336021018047353	-97.24
12/03/15	CHECKCARD 1202 JCPENNEY.COM JCPENNEY.COM NV 24431065337832111106797	-77.36
12/03/15	CHECKCARD 1201 OLD NAVY ON-LINE 800-OLDNAVY OH 24789305336043000869664	-9.73
12/07/15	COSTCO WHSE #0 12/06 #000501799 PURCHASE COSTCO WHSE #0673 HENDERSON NV	-89.34
12/08/15	SMITHS 3850 E. 12/08 #000900738 PURCHASE SMITHS 3850 E. FL LAS VEGAS NV	-38.77
12/09/15	CHECKCARD 1207 CLEARVISION LAS VEGAS LAS VEGAS NV 24498135342980029782045	-40.00
12/10/15	CHECKCARD 1208 OLD NAVY ON-LINE 800-OLDNAVY OH 24789305343112801487413	-44.22
12/11/15	WAL-MART #1560 12/10 #000370013 PURCHASE WAL-MART #1560 LAS VEGAS NV	-147.83
12/11/15	OLD NAVY US 57 12/11 #000680773 PURCHASE OLD NAVY US 5790 HENDERSON NV	-47.03
12/14/15	BKOFAMERICA ATM 12/14 #000006997 WITHDRWL PECOS BRANCH LAS VEGAS NV	-600.00
12/14/15	SAMS CLUB SAM' 12/14 #000011098 PURCHASE SAMS CLUB SAM'S C LAS VEGAS NV	-265.49

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March 19, 2014

Javier Medina
3330 E. University Avenue
Las Vegas, NV 89121-5139

Dear Mr. Medina:

Your inquiry filed with the Consumer Financial Protection Bureau (CFPB) has been forwarded to the executive office of Bank of America for further review and investigation. As a customer advocate in the Office of the CEO and President, I welcome the opportunity to respond to your concerns.

Mr. Medina, we regret any difficulties you may have encountered as a result of this matter. We have reviewed your inquiry and appreciate this opportunity to respond.

Our records indicate that Bank of America issued six student loans to you from July 23, 2004 through July 19, 2007. However, shortly after disbursement, the loans were sold to National Collegiate Trust (NCT).

Here is the timeline for the origination, disbursement, and sale dates of each loan:

- PA00001 was issued in 2004, disbursed on July 23, 2004, and sold to NCT on October 28, 2004.
- PA00002 was issued in 2005, disbursed on May 16, 2005, and sold to NCT on June 9, 2005.
- PA00003 was issued in 2005, disbursed on August 29, 2005, and sold to NCT on October 12, 2005.
- PA00004 was issued in 2006, disbursed on April 12, 2006, and sold to NCT on September 28, 2006.
- PA00005 was issued in 2006, disbursed on June 21, 2006, and sold to NCT on September 28, 2006.
- PA00006 was issued in 2007, disbursed on July 19, 2007, and sold to NCT on September 20, 2007.

Regrettably, Bank of America does not have contact information for NCT. However, American Education Services (AES) was the servicing company for NCT, and you may contact them directly at 1.800.233.0557 for further information.

Mr. Medina, thank you for allowing me the opportunity to respond. If you should have additional questions regarding this matter, please contact me at the number listed below.

Sincerely,

A handwritten signature in black ink, appearing to read "Jasmine Arakel", written over a horizontal line.

Jasmine Arakel
Officer/ Customer Advocate
Office of the CEO and President
1.800.445.4542, extension 467002
C-3461549

cc: Consumer Financial Protection Bureau